

CPP ANNUAL USE OF CAPITAL SURVEY - 2010



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Bridgeview Bancorp, Inc.

Point of Contact:	William L. Conaghan	RSSD: (For Bank Holding Companies)	1209145
UST Sequence Number:	253	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	38,000,000	FDIC Certificate Number: (For Depository Institutions)	21122
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	December 19, 2008	City:	Bridgeview
Date Repaid ¹ :	N/A	State:	Illinois

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

☐ Increase lending or reduce lending less than otherwise would have occurred.

☐ To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).

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☐ Increase securities purchased (ABS, MBS, etc.).

☐ Make other investments.

☐ Increase reserves for non-performing assets.

☐ Reduce borrowings.

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☐ Increase charge-offs.

☐ Purchase another financial institution or purchase assets from another financial institution.

☒ Held as non-leveraged increase to total capital.

The Bank is subject to a Consent Order issued by the FDIC and the IDFP requiring the Bank to have and maintain its level of Tier 1 Capital at 9% and its total capital at 13%. The increased capital requirements serves as a disincentive for the Bank to add new loans to its balance sheet.

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What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

As a result of the capital infusion of CPP funds, Bridgeview Bancorp, Inc., and its subsidiary, Bridgeview Bank Group ("Bank"), was able to work with those of its customers who were suffering severe financial stress yet remained committed to servicing their debt obligations with the Bank. Without this infusion of CPP funds, the Bank and its Management team would have been under significant pressure to aggressively pursue foreclosure on many of our borrowers. Additionally, without the CPP infusion, the Bank would not have been able to maintain capital levels in excess of the well capitalized levels.

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What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

As a result the capital infusion of CPP funds, Bridgeview Bank Group has been able to maintain its capital ratios in excess of the well capitalized levels at both the Bank and the Bank Holding Company. In addition, as is evidenced in the Bank's Call Reports, the Bank has worked with certain of its customers since receipt of the CPP funds and restructured almost \$85,000,000 in loans to borrowers whose financial stress levels would not enable them to continue making regular payments at the contractually agreed upon rates. This restructuring, referred to as TDR's (troubled debt restructures), enabled borrowers who were willing to honor their financial commitments to the Bank to restructure their repayment terms and continue working with the Bank until their financial circumstances could improve (i. e. rental increase, value increase, sales occur...).

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Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.